

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Delroy Alexander Skeen  
Debtor

Case No. 20-02264-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Sep 05, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2025:**

Recip ID	Recipient Name and Address
db	+ Delroy Alexander Skeen, 3306 Mountain Laurel Drive, East Stroudsburg, PA 18301-8124

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Sep 05 2025 22:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Sep 05 2025 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5347388	+ Email/PDF: AffirmBKNotifications@resurgent.com	Sep 05 2025 19:02:03	AFFIRM INC, 633 FOLSOM ST FL 7, SAN FRANCISCO, CA 94107-3618
5347389	+ Email/PDF: bncnotices@becket-lee.com	Sep 05 2025 19:01:58	AMERICAN EXPRESS HEAD OFFICE, WORLD FINANCIAL CENTER, 200 VESEY STREET, NEW YORK, NY 10285-1000
5351939	Email/PDF: bncnotices@becket-lee.com	Sep 05 2025 19:02:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5347390	EDI: CAPITALONE.COM	Sep 05 2025 22:48:00	CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5347391	EDI: JPMORGANCHASE	Sep 05 2025 22:48:00	CHASE CARD SERVICES, PO BOX 15548, WILMINGTON, DE 19886-5548
5347392	+ EDI: CITICORP	Sep 05 2025 22:48:00	CITIBANK CREDIT SERVICES, 100 CITIBANK DRIVE, SAN ANTONIO, TX 78245-3202
5347393	EDI: WFNNB.COM	Sep 05 2025 22:48:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5357113	EDI: CAPITALONE.COM	Sep 05 2025 22:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5347394	EDI: IRS.COM	Sep 05 2025 22:48:00	INTERNAL REVENUE SERVICE, SPECIAL PROCEDURE BRANCH, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5352599	+ Email/Text: RASEBN@raslg.com	Sep 05 2025 18:49:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5347395	^ MEBN	Sep 05 2025 18:46:55	KEY BANK, PO BOX 94968, CLEVELAND, OH 44101-4968
5364134	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Sep 05 2025 18:49:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338

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5363126	Email/PDF: resurgentbknofications@resurgent.com	Sep 05 2025 19:02:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5505151	EDI: PRA.COM	Sep 05 2025 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5505152	EDI: PRA.COM	Sep 05 2025 22:48:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5361590	EDI: PRA.COM	Sep 05 2025 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5347396	Email/Text: bankruptcyteam@rocketmortgage.com	Sep 05 2025 18:49:00	QUICKEN LOAN INC, 20555 VICTOR PKWY, LIVONIA, MI 48152-7031
5361812	EDI: Q3G.COM	Sep 05 2025 22:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5353842	+ Email/Text: bankruptcyteam@rocketmortgage.com	Sep 05 2025 18:49:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5347397	^ MEBN	Sep 05 2025 18:46:50	RAYMOUR & FLANIGAN, PO BOX 130, LIVERPOOL, NY 13088-0130
5347398	EDI: SYNC	Sep 05 2025 22:48:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5347924	^ MEBN	Sep 05 2025 18:47:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5351695	+ EDI: CBSTDR	Sep 05 2025 22:48:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5352504	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5363405	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2025 at the address(es) listed

District/off: 0314-5  
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**below:**

<b>Name</b>	<b>Email Address</b>
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Delroy Alexander Skeen lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

**Information to identify the case:**

Debtor 1

Delroy Alexander Skeen

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3429

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-02264-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Delroy Alexander Skeen  
aka Delroy A. Skeen, aka Delroy Skeen

9/5/25**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**